

March-April 2001

Insight

For
benefits
administrators

Accounting Department Web site updates and reminders

The Office of Insurance Services (OIS) Accounting Department appreciates the entities that have accessed and used the billing and reports website since its introduction in December 2000. While some offices experienced an adventurous beginning with user IDs and passwords (or maybe frustrating, aggravating?), we were glad to discover a huge number of entities got to the site without any problems. We regret any inconveniences and thank you for your patience.

The Accounting Department is working with the Office of Information Resources (OIR, the server source of the website), to provide website access to every office with Internet capability. For all Web site users, your system and equipment must have these minimum requirements:

- **Adobe Acrobat Reader** software, version 4.0 or higher;
- A compatible Internet Browser, either **Netscape, version 4.6 or higher, or Internet Explorer, version 5.1 or higher;**
- Valid user identification (**USERID**) for authorization; and,
- Software with 128-bit Security Encryption Rate (Netscape & Internet Explorer have this).

Also, we require that each user have an e-mail address because it allows for maximum system security of the ID and password, as well as immediate on-line notification of report availability, urgent message and news announcements and response to lost user IDs and passwords.

Remember that Web site users have access to membership rosters each month, while entities still using paper billings and reports will receive rosters on the previous schedule of January, February, May, August and November.

OIS Accounting expects to continue expanding Web site capabilities, including links and attachments for financial updates, rate changes, procedures and guidelines. Continue to contact the Accounting Department at 803-734-1696 or the OIR Help Desk at 803-896-0100 as needed.

There are also plans to provide some of the reports you receive from OIS Operations on the Web site. Stay tuned.

OIS news

The Insurance Benefits Management Section of OIS, along with the South Carolina Retirement Systems (SCRS), is now part of a Budget and Control Board Division that will handle state retirement and insurance. Retirement Division Director Robert C. Toomey will serve as director of the division. All Insurance Benefits Management staff will continue in their present roles.

Plans are underway for the OIS offices to move from the Affinity Building in downtown Columbia to the Fontaine Road complex where SCRS is now located. The move is planned for the latter part of 2001 or early 2002. You will be notified as changes occur.

This move is the result of the Budget & Control Board's strategic planning process and the accompanying effort to align the Board's organizational structure with its customers.

SLTD and LTC open enrollment

The OIS Communications Department is shipping posters and fliers to help with the SLTD/LTC open enrollment. Since this is a special enrollment, the posters and fliers will not be available for reorder. The registration materials however are available and can be ordered from OIS Supply.

These materials can be used to help inform subscribers about the SLTD and LTC open enrollment as well as make them aware of what the programs offer.

Benefits administrators should receive materials no later than the second week of March.

Mark your Calendar

"Benefits at Work" 2001 Conference
Columbia, SC

new one-day format

August 27 (Monday):	State Agencies
August 28 (Tuesday):	Local Subdivisions
August 29 (Wednesday):	Higher Education
August 30 (Thursday):	Public Schools

South Carolina
Budget and Control Board
Office of Insurance Services



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Positive Approaches

Merck-Medco, the State Health Plan's prescription drug benefit program manager, has expanded their health management support program, Positive Approaches™.

Positive Approaches is a group of support programs that focus on providing patients with information to help them manage their health. The Positive Approaches programs are currently offered for the following conditions:

- Respiratory;
- Cardiovascular;
- Diabetes;
- Hepatitis C;
- Multiple Sclerosis;
- Depression; and,
- Digestive Health Disease

The information contained in *Insight* that affects your employees should be communicated to them in a timely manner.

Insight is produced periodically by the South Carolina Budget and Control Board Office of Insurance Services

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Many subscribers have already begun to receive information on these programs. On February 8, Merck-Medco will begin its emphasis on Digestive Health Disease. Subscribers who are treated for this condition will

Merck-Medco's Health Management Support Program

receive educational materials designed to help them better understand their digestive condition.

When compared to guidelines established by the medical community, patients sometime take these medications longer than required to heal an acute condition or relieve occasional digestive discomfort. If the subscriber has been prescribed drugs to treat Digestive Health Conditions at higher doses than suggested for longer periods of times, Merck-Medco will monitor the prescription.

Beginning in May, if patients' prescriptions exceed the recommendations of the American College of Gastroenterology, Merck-Medco's system will not allow the prescription to be filled until an authorization has been given by the physician. This is to ensure that patients receive the appropriate medication, at the appropriate doses, for the appropriate period of time.

All information given and received by Merck-Medco, the subscriber and the physician will remain confidential. Questions about this program can be answered by calling Merck-Medco toll-free at 1-800-731-0921 or by logging onto their Web site at www.merck.medco.com.

Oops

The Hartford Life and Accident Insurance Portability Enrollment form included in your last *Insight* contained a spelling error. A new one is enclosed for your use.

Auditor's Corner

State Health Plan duplicate claims payments

The Audit Department is asking for your help in identifying duplicate claims payments made to physicians and other health care providers.

There are times when providers receive payment more than once for the same service. This can happen through multiple filings of the same claim by the provider or when the member and Blue Cross and Blue Shield (BCBS) pay for the same service.

In an effort to prevent duplicate claims payments, we ask that you

review your Explanation of Benefits (EOB) from BCBS for two calendar years. This is because a provider has until December 31 the following year to file a claim.

For example, if the date of service for a claim is Jan. 3, 2001, a provider has until Dec. 31, 2002, to file the health claim. If you suspect a claim for you or your covered dependent has been paid twice, please call BCBS at 1-800-868-2520 or the OIS Audit Department at 803-734-1696.

Ask the Counselor



The Customer Services and Operations departments at OIS are staffed with trained counselors who answer questions daily from benefits administrators, active subscribers and retirees.

As part of a regular *Insight* column, *Ask the Counselor* will address the most recent questions and concerns of the Customer Services Department callers.

If you have a specific concern that you would like answered in this column and shared with your peers, please contact Susie Chappell at schappell@ois.state.sc.us or 803-734-0576.

Q: I have to file an accidental death claim on a subscriber. Is there anything special I should know about filing this type of claim?

A: Yes. When filing an accidental death claim, please include the toxicology report. This expedites Hartford's investigation of the claim.

Q: Why didn't I receive a February Insight?

A: Because of recent budget concerns, we will now publish *Insight* bi-monthly until further notice. Look for *Insight* the first of every-other month.

Q: I noticed that the LTC/SLTD training classes are being offered around the state. Is it possible to offer other training classes in different parts of the state?

A: OIS Field Services offers pre-retirement seminars (with at least 25 participants), cluster meetings, new employee orientation, benefits fairs and special sessions for groups with facilitators around the state. Special training for new programs and enrollment is also available as needed.

MoneyPlu\$ Reporting

The state's MoneyPlu\$ program included pre-tax treatment of payroll deductions for life insurance premiums in tax year 2000. OIS has reviewed the process of determining and reporting imputed income with Hunt, Dupree, Rhine and Associates (HDR).

The most accurate method of handling this payroll feature is to deduct the taxable and non-taxable amounts each pay period. OIS and HDR recommend you follow this procedure for tax year 2002. If you are following this method already, that's great! If your payroll center has the capability to adjust your 2001 records to date, you may want to begin using this method now. This choice allows you to collect FICA correctly all year. Also, you would not need to use the year-end imputed income data from HDR.

If your office will need the HDR imputed income data at year-end, it is critical that you report payroll information promptly and consistently. For year 2001, HDR will determine imputed income based on the actual pre-tax deductions you report to them for each pay period

and the coverage level in the OIS enrollment files. HDR will send the imputed income data to your office Dec. 1, 2001. The accuracy of payroll deductions and enrollment data plus the timely reporting of the deductions to HDR will allow the imputed income data to be correct and useful. (HDR will use payroll information received by Nov. 20, 2001 as expected deductions for December 2001.)

Also, HDR will attempt to send the imputed income data in the most desirable and usable format and method for you. Communicate with HDR about your preference.

Remember, it is important that you report accurately and promptly to

HDR on all features of the MoneyPlu\$ program. This includes identification of employees participating in spending accounts and detailed information of amounts deducted for administrative fees, spending accounts and pre-tax health, dental and life insurance premiums. (Don't forget to remit the deductions for spending accounts and administrative fees to HDR, as well.)

New entities should use the packet received from HDR. All entities should contact HDR as needed to stay on track during the tax year. Call HDR customer service at 864-242-4951 or OIS Customer Service at 803-734-0678 or 1-888-260-9430 with questions.

BA Manual

Revision of the Benefits Administrators manual is underway. Target date for completion is March. The distribution process for the manual has not been decided.

Please be sure that Mary Clark in the OIS Operations Department has your correct e-mail address. Any updates on the progress of the BA Manual will be sent to you via e-mail.

You can e-mail Mary at mclark@ois.state.sc.us or call her at 803-734-0585 or toll free at 1-888-260-9430.

State Budget and Control Board

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April 2001 Training Schedule

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2	On-line Inquiry Training 10:00 - 1:00 3	4	MoneyPlu\$ 10:00 - 1:00 5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	Retirement Insurance Benefits Options 9:30 - 1:00 24	25	Prevention Partners Worksite Coord. Training 10:00-1:00 26	27	28
29	30					